

Fill in this information to identify the case:

Debtor 1 Ronald Glenn Smith

Debtor 2 Susan Yvonne Smith
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Texas

Case number 15-42549

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, et alCourt claim no. (if known): 13-1

Last 4 digits of any number you use to
identify the debtor's account:

4 4 5 9**Date of payment change:**

Must be at least 21 days after date
of this notice 10/01/2019

New total payment:

\$ 1,160.38
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 3.625%New interest rate: 4.50%Current principal and interest payment: \$ 618.86New principal and interest payment: \$ 675.87**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Ronald Smith Case number (if known) 15-42549
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/Christopher A. Bideaux

Signature

Date 07/19/2019

Print: Christopher A. Bideaux
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street
Number Street

Eureka CA 95501
City State ZIP Code

Contact phone (800) 603 0836

Email bknotices@sns.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served on the 25th day of July, 2019. Said Notice was filed electronically. Service was accomplished by the method and to the following as indicated.

By: /s/ Richard Anderson
RICHARD E. ANDERSON
State Bar No. 01209010
4920 Westport Drive
The Colony, Texas 75056
Email: randerson@AndersonVela.com

BY ELECTRONIC NOTICE OR REGULAR FIRST CLASS MAIL, POSTAGE PREPAID:

DEBTOR
Ronald Glenn Smith
1914 Alamo Drive (Mailing)
Arlington, TX 76012

DEBTOR
Susan Yvonne Smith
1914 Alamo Drive (Mailing)
Arlington, TX 76012

DEBTORS' ATTORNEY
Daniel S. Wright
Machi & Associates, P.C.
1521 North Cooper Street, Skymark Tower Suite 550
Arlington, TX 76011

TRUSTEE
Tim Truman
6851 N.E. Loops 820, Suite 300
North Richland Hills, TX 76180

U.S. TRUSTEE
United States Trustee
1100 Commerce Street, Room 976
Dallas, TX 75242

CREDITOR ATTORNEY

Christopher K. Baxter
Marinosci & Baxter
14643 Dallas Parkway
Suite 750
Dallas, TX 75254
713-419-3309
TXBK@mlg-defaultlaw.com
Assigned: 03/27/2017

representing MTGLQ Investors, L.P. c/o Selene
Finance LP
9990 Richmond Avenue
Suite 400 South
Houston, TX 77042
(Creditor)

Eboney D. Cobb
Perdue Brandon Fielder Collins & Mott
500 E. Border St, Suite 640
Arlington, TX 76010
(817) 461-3344
(817) 860-6509 (fax)
ecobb@pbfc.com
Assigned: 07/01/2015

representing Arlington ISD
% Perdue Brandon Fielder Et Al
500 E. Border Street
Suite 640
Arlington, TX 76010
817-461-3344
817-860-6509 (fax)
(Creditor)

Gordon Green
Aldridge Pite, LLP
4375 Jutland Drive
San Diego, CA 92117
(972) 499-8068
(858) 412-2683 (fax)
ecftxb@aldridgepite.com
Assigned: 03/07/2017

representing Nationstar Mortgage, LLC.
PO Box 619096
Dallas, TX 75261-9741
877-782-7612
(Creditor)

Assigned: 04/21/2017

representing MTGLQ Investors, L.P. c/o Selene
Finance LP
9990 Richmond Avenue
Suite 400 South
Houston, TX 77042
(Creditor)

Assigned: 05/01/2017

representing Selene Finance LP
(Creditor)

Jeffrey B. Lewis
Robertson Anschutz Vettors
1500 CityWest Blvd, Suite 700
Houston, TX 77042
(713) 980-9500
(713) 888-2703 (fax)
jlewis@ravdocs.com
Assigned: 05/26/2016

representing Nationstar Mortgage, LLC.
PO Box 619096
Dallas, TX 75261-9741
877-782-7612
(Creditor)

Melissa Linell Palo

representing Tarrant County

Linebarger Goggan Blair & Sampson,
LLP
2777 N. Stemmons Frwy Ste 1000
Dallas, TX 75207
(214) 880-0089
(469) 221-5003 (fax)
melissa.palo@lgbs.com
Assigned: 07/14/2015

Michael L. Weems
Hughes Watters & Askanase
Total Plaza
1201 Louisiana St
28th Floor
Houston, TX 77002
713 328-2822
713 759-6834 (fax)
mlw@hwa.com
Assigned: 09/11/2015

Linebarger Goggan Blair & Sampson
co Melissa L. Palo
2777 N. Stemmons Freeway
Suite 1000
Dallas, TX 75207
(Creditor)

representing EverHome Mortgage
(Creditor)

/s/ Richard E. Anderson
RICHARD E. ANDERSON



SERVICING CORPORATION

323 FIFTH STREET
EUREKA CA 95501

(800) 603-0836

Para Español, Ext. 2660, 2643 o 2772

8:00 a.m. - 5:00 p.m. Pacific Time

Main Office NMLS #5985

Branch Office NMLS #9785

RONALD SMITH
1914 ALAMO DR
ARLINGTON TX 76012

July 19, 2019

RE: Loan Number:

Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

Changes to Your Mortgage Interest Rate and Payments on September 1, 2019

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a one-year period during which your interest rate stayed the same. That period ends on September 1, 2019, so on that date your interest rate and mortgage payment change. After that, your interest rate may change annually for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	3.625%	4.50%
Total Monthly Payment	\$1,103.37	\$1,160.38 (due October 1, 2019)

IMPORTANT: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the WSJ 1 yr LIBOR and your margin is 2.25%. The WSJ 1 yr LIBOR index is published Daily in The Wall Street Journal. The index rate plus margin will be rounded to the nearest 0.125%.

Rate Limits: Your rate cannot go higher than 8.625%, or lower than 2.25% over the life of the loan. Your rate can increase annually by no more than 2.00%. Your rate can decrease annually by no more than 2.00%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the WSJ 1 yr LIBOR index, your margin, your loan balance of 118,901.83, and your remaining loan term of 288 months.

Prepayment Penalty: None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Christopher Bideaux

Title: Asset Manager

Toll Free Number: (800) 603-0836, ext: 2721

***If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 10/01/2019.**

****The index value used is the published value, as of the effective date stated on your Note, in the printed edition of the Wall Street Journal.**

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